

## ATTACK MADE ON AMERICAN GUILD

Maryland and Virginia  
Actuaries Investigate  
and Submit Report

## LENGTHY PAPER HAS BEEN FILED

Reference Made to "Indefensible  
Practices in Amalgamation"  
and "Improper Use of  
Funds in Purchase  
of Savings Bank  
Stock."

In reports based upon an examination recently made by actuaries of the Virginia and Maryland insurance departments, the American Guild, whose home office is in this city, has been sharply criticized for the methods by which it has conducted its business.

The main points with which the examining actuaries deal are what they call "indefensible practices in amalgamation," and "improper use of funds in the purchase of savings bank stock."

It was at the instance of Insurance Commissioner Crouse, of the State of Maryland, that the examination was made. He sent his actuaries, Mr. L. C. Wolfe, here some time ago to go over the books, and he invited Commissioner Dutton to join in the work. Colonel Dutton designated his actuaries, Mr. Charles G. Taylor, Jr., to assist Mr. Wolfe, and the two went over the affairs of the concern with great care.

The report has been drawn, and duplicates have been placed in the hands of the two commissioners.

Colonel Dutton referred his, as is usual, to the State Corporation Commission, and would not discuss its contents when seen last night. The Maryland commissioner, however, has made public the report, and it is quite an interesting paper.

Dr. S. Galeski, the supreme governor of the guild, was out of the city last night, and could not therefore be seen. Supreme Secretary Carl W. Kington preferred not to make any statement pending the return of Dr. Galeski, who is expected to-day.

What Report Says.

The American Guild is a fraternal organization, and in addition to its former business it recently took over the order of modern Puritans, which is a somewhat of an organization with a large membership scattered through the State.

The guild does business in the State of Maryland, and for this reason, Commissioner Crouse had a right to look into its affairs.

In the opening of their report, the examiners thus describe the guild:

"The beneficiary association was organized in January, 1890, under the name of the Progressive Endowment Guild of America. In 1897, the name was changed to the American Guild. It is fraternal in its organization and has amalgamated with, or reinsured, several associations."

The examiners go into much detail in discussing the guild's connection with the Provident Savings Bank and the Southern Interstate Bank of Richmond. They submitted to the supreme governor the following inquiry in regard to certain payments:

"We note a payment of \$250 monthly to one W. Gray Watson, who is cashier of the Southern Interstate Bank. The payment is made as if on account of organization. Will you kindly advise in what capacity Mr. Watson serves the American Guild, and the amount of time devoted by him to the guild?"

The answer was as follows:

"Mr. Watson is not in the employment of the American Guild and does not receive these payments individually, but solely on behalf of the Southern Interstate Bank, which last March became the successor of the Provident Savings Bank, an institution practically owned (87 per cent.) by the American Guild. At the organization of the latter bank in 1899 the guild paid for its stock in numerous small notes which were collected by the bank at considerable expense, and consequently did not net the bank the face value of the stock which it issued to the guild."

Branch of Guild.

The report in dealing further with the bank transactions of the guild, says:

"It is seen that the assets of the guild in the shape of the secured notes referred to were used for the purpose of organizing and starting the Provident Savings Bank, in which the guild owned 87 per cent. of the stock, and of which the present supreme governor was president. These notes bore interest at the rate of five per cent. annum, and the dividends paid by the bank have only amounted to 3 per cent. per annum."

"The remaining 13 per cent. of stock of the Provident Savings Bank was owned by officers or executive committee of the guild, and the board of directors of the bank consisted, according to the statement of the supreme governor, of officers or executive committee of the guild. It is therefore seen that the Provident Savings Bank was practically a branch of the American Guild, and it was so considered by the officers of the guild."

Called Improper.

"It is the opinion of your examiners that it is not within the province of a fraternal beneficiary association to engage in any other branch of business, and that the use of the funds of the guild for launching the Provident Savings Bank was improper, and, as shown by the comparison of the rate of dividend with the rate of interest on the investments turned over to the bank in payment for the stock, unprofitable for the guild, without considering the additional payments which the guild has been called upon to make to the Provident Savings Bank. It is impossible to make a further analysis of the relations between the bank and the guild without an examination of the Provident Savings Bank, which has since been merged with the Southern Interstate Bank, but we believe this

(Continued on Second Page.)

## PILOT DEAD; SHIP STEAMS THROUGH ROCKS

Captain, Noticing Erratic Course  
of Ship, Rushed to Pilot-house  
and Found Man Dead.

PITTSBURG, PA., April 5.—With the spoke of the pilot wheel extended to a death grip and a hand extended toward the bell rope, George W. Covert was found lying dead in the pilot-house of the packet *Lorena*, near East Liverpool, O., at an early hour to-day. Without a guiding hand the big packet, filled with passengers, who were peacefully sleeping, wandered hither and thither through the dense fog, and was running at high speed into a rock-strewn pool when Captain John Richardson stopped the craft.

Faithful to the last dying breath, Covert exhausted his last bit of strength trying vainly to reach the signal rope to pull it, which would have stopped the boat. His hand was within a few inches of the cord when death overtook him. The packet started from Zanesville to Pittsburgh yesterday. Last night the fog became so dense that Captain Richardson stationed himself in the bow of the boat. In a few minutes he noticed the boat taking an unusually dangerous course. Believing that Covert had become confused by fog, he started for the pilot-house.

Opening the door, he was horrified to see the dead body of the man at the wheel lying on the floor. Captain Richardson signalled to the engineer to stop, and held the boat in a straight course until it came to a stop.

## VETERANS ACCEPT GRISWOLD OFFER

Request That Vermont Captain  
Give Money to Soldiers'  
Home.

R. E. Lee Camp, No. 1, is grateful to Captain Griswold, who offered his pension of \$12 a month to any Confederate organization which would accept it, and that body last night decided to ask him to give it to the Soldiers' Home.

Captain Griswold, who is a man of means, recently wrote to Postmaster Cabell and asked him to turn over to a Confederate camp. The letter offered the pension until Captain Griswold's death to any Confederate organization which would agree to receive it. The committee reported last night and recommended that the camp thank Captain Griswold for his kind offer, and ask him if he would agree to turn over the pension to the Soldiers' Home. A letter will be written him by Adjutant J. Taylor Stratton, and from the tone of his original offer, the former Vermont captain will no doubt agree to the suggestion.

The camp accepted an invitation from the Davis Monument Association to take charge of the moving of the monument to its site, and complete arrangements for this will be made and announced later.

## CHARLOTTE LAD LOCKED IN BOX CAR

Found in Philadelphia Half  
Starved—Will Be Held Until  
People Can Be Notified.

PHILADELPHIA, PA., April 5.—Locked in a box car standing in the freight yards of the Pennsylvania Railroad at Belmont and Girard avenues, Julius Kennedy, a twelve-year-old boy, from Charlotte, N. C., was discovered by a trainman, who heard the boy's feeble cries. The lad, who was half-starved, was given a hearing before Magistrate Gorman, at the house of detention, and will be held until the authorities at Charlotte can be communicated with.

Two weeks ago young Julius accompanied a horse-dealer, who was shipping some horses from Charlotte to Pittsburgh. After the horses had been safely taken to their destination he left his employer and started out to see the sights of the Smoky City. He soon got lost, and being unable to find his friend, began hunting for a means to get home. He found his way to the freight yards and crawled into a box car, which was locked up along with the rest. The boy was found to make his presence known, and was soon on his way to this city.

## BEER-DRINKERS MAY GO THIRSTY

Pittsburg Is Threatened With a  
Beer Famine, for Men Go  
Out on Strike.

PITTSBURG, PA., April 5.—Pittsburg is threatened with a beer famine, the result of the strike to-day of 1,500 workers employed by twenty-four breweries in this city. The Pittsburg Brewing Company and the Pittsburg and Brew Company, two of the largest breweries in this city, are closed.

Meetings of the Western Pennsylvania Brewers' Association are being held to decide whether open shop will be declared.

The brewers agreed to-day to give the strikers twenty-four hours and more pay if they would agree to submit their other questions to arbitration, but this was refused, and the men went out to-day.

## WHIPPING-POST USED AFTER 20 YEARS' INTERIM

BALTIMORE, MD., April 5.—The whipping-post was called into use at the City Jail here to-day for the first time in twenty years. Baylor Briggs, colored, was given nine lashes on his bare back with a cat-o-nine-tails in connection with a two months' jail sentence for wife-beating. The negro treated the flogging lightly and smiled after it was finished.

## SHOOTS HIMSELF THROUGH HEAD

Mr. D. N. Walker, of  
Louisia, Commits Suic-  
cide Near Wife.

## WAS SON OF MAJOR DAVID N. WALKER

Unfortunate Man Was Native of  
Richmond and His Connections  
Here Are Wide and Promi-  
nent—No Cause Is  
Known for Self-  
Destruction.

[Special to The Times-Dispatch.]  
LOUISIA, VA., April 5.—Mr. D. N. Walker, editor of the *Louisia Enterprise*, of this place, but formerly of Richmond, a son of the late Major D. N. Walker, of Richmond, shot himself through the temple at 7 o'clock this evening in the presence of his wife. He died two hours later.

So far as can be learned to-night there is absolutely no extraordinary cause which could have led him to commit suicide.

After supper he and his wife were in their bed-chamber when Mr. Walker went to the bureau and took his pistol from a drawer.

"I am going to kill myself," he remarked, in a hoarse way to his wife. "Certainly not," she replied.

"Yes, I am," he declared, and without further remark, placed the muzzle of the revolver to his right temple and fired. The ball crashed through his brain, coming out of the head at the left temple.

Hopeless from Start.

He fell to the floor, while Mr. Walker's screams attracted others in the house, and medical aid was speedily summoned. The injured man was lifted into bed and for two hours three physicians—Drs. Taylor, Barrett and Porter—did what their training and experience could suggest to prolong his life. It was obvious to them that the injury was necessarily fatal.

The end came gradually, the unfortunate man breathing his last a few minutes before 9 o'clock.

The community was much excited, and highly connected created much excitement. Mr. Walker's health was thought to be quite good and his home life delightful, according to those of his neighbors who knew the family intimately. He had been a resident of Louisiana about five years, during much of that time being the owner and editor of the *Enterprise*. He was also correspondent at Louisiana for *The Times-Dispatch*.

His wife was Mrs. Linda Henderson. There are no children by this union, though Mrs. Henderson has three children of the former marriage.

Mrs. Walker is prostrated by the tragedy. No arrangements will be made for the funeral until to-morrow.

## Wide Connections Here.

Mr. Walker was a Richmond man and well known here, being a member of one of the city's most prominent families. His father, Major D. N. Walker, was until his death an honored and successful business man. Major Walker's widow is still living here, and the unfortunate Louisiana man leaves the following brothers and sisters: Messrs. J. Stewart Walker, Norwell B. Walker, Donald S. Walker, and William H. Walker, of New York; Mrs. Charles V. Carrington, wife of Dr. Carrington; Mrs. Edgar S. Freeman, Mrs. Aubrey Young and Miss Mabel Walker.

Mr. D. N. Walker, who was his father's namesake, was a widely traveled man, an interesting talker, and a genial companion. He was about forty-five years of age, and while a native of Richmond, owing to his extensive travels and the five years spent in Louisiana, he has not lived in Richmond a great deal since growing to manhood.

## A POSTAL CARD LOVE AFFAIR

Virginia Man Courted Massa-  
chusetts Girl by Post  
Card.

[Special to The Times-Dispatch.]  
TAUNTON, MASS., April 5.—Although they never saw each other, Miss Grace G. Hathaway, of Campello, Mass., and Frank Ross Cash, of Venus, Rockbridge county, Va., are engaged to be married. The announcement was made to-day by Mrs. James McDewitt, mother of the bride.

There is a post-card romance. Miss Hathaway is employed in the office of the Georgia Bell Telephone Company, and some time ago she joined a club for the exchange of post cards. Among others with whom she corresponded was Mr. Cash, and she began a correspondence with him that lasted for eighteen months, culminating in a marriage engagement. June 10th has been set for the marriage, and next month the bridegroom will come here to claim and see his bride-to-be for the first time. Miss Hathaway says she knows from the post cards that her intended husband is handsome.

## JOHN R. WALSH INDICTED ON 175 COUNTS

CHICAGO, April 5.—The Federal grand jury to-day returned an indictment containing 175 counts against John R. Walsh, the former president of the Chicago National Bank, the counts charge misapplication of funds and credits of the bank, and also allege that he made false entries in his reports to the Controller of the Currency. Between fifty and sixty transactions are covered in the indictment, the aggregate sum involved being about \$2,500,000.

## COL. HUTSON ARRESTED FOR MISAPPROPRIATION

CHARLESTON, W. VA., April 5.—Colonel S. H. Hutson, Assistant Adjutant-General of the West Virginia National Guards, was indicted by the grand jury to-day, charged with misappropriation of \$800 of the State's funds. An investigation being made by a military board caused the indictment. It is said the misappropriation occurred in 1905, and may reach \$30,000. Colonel Hutson was arrested to-night and later released in bonds of \$10,000.

## TWENTY KILLED IN WILD TORNADO

Many Towns Damaged  
and Much Property  
Destroyed.

## INSANE ASYLUM BLOWN DOWN

Storm Passed Over Louisiana,  
Mississippi and Alabama,  
Leaving Devastation Be-  
hind It—Train of  
Cars Blown  
Off Rails.

NEW ORLEANS, April 5.—A score of persons were killed to-day by a tornado which swept for three miles across portions of Louisiana, Mississippi and Alabama. Parts of four towns were devastated, with damage exceeding \$50,000. The wind damaged property, crops and telegraph wires throughout its course.

The tornado began at Alexandria, La., soon after 1 o'clock this morning, killing four persons there, probably fatally injuring three, and seriously injuring thirteen others. Soon after daylight it neared the Mississippi River, killing five persons at Jackson, La., while at Bayou Sara, La., at least half a dozen others are reported killed. There was a fatal injury at Jackson.

The tornado next appeared at Carson, Miss., where great property damage was done, and disappeared about noon near Selma, Ala., where the insubstantially saw-whirling clouds raise into the air as they cross the river. A negro was reported killed near Selma.

List of the Dead.

NEW ORLEANS, April 5.—The known dead:

At Alexandria—Omer Beck, Matthew Dunn, both whites, and Ora Dudley and Lydia Harding, negroes.

At Jackson—Three female inmates of the insane asylum and two negroes.

At Bayou Sara—Several negroes.

At Alexandria—A town of about 16,000 inhabitants, had a fearful experience.

When the tornado struck the electric lights went off, the crack of falling buildings could be heard above the noise of the wind, and vivid lightning flashes showed such signs as an empty iron mouth in passenger train rolling over and over. A heavy hail storm added to the general discomfort. The main portion of Alexandria escaped the worst of the tornado, which cut a path through the northern part of the town, a residence quarter. About a score of homes were demolished. Fifty were damaged and altogether about one hundred buildings were wrecked, including several business houses. A freak of the wind drove a small section of a house into an empty passenger coach, wedging these two bodies almost inextricably together. In the woods about the city the tornado cut down trees and small cabins in a narrow line about nine miles long. Several houses were blown down at Pineville, and injuries were reported. The hail did much damage to crops.

## Insane Asylum Wrecked.

JACKSON, LA., April 5.—The insane asylum was wrecked with a loss of about \$200,000. In addition to three female inmates, many others were injured. Mrs. Sarah's residence was blown down and her daughter was severely injured. Two negroes were killed on a nearby plantation, while reports from the surrounding country indicated that there was probably more loss of life.

At Bayou Sara several passengers on the steamer *Betsy Ann* had a thrilling escape. The *Betsy Ann* was severely wrecked. While breakfasting on the steamer and from the shore flew through the air, the crew got all the passengers safely ashore.

At Carson, Miss., the Mississippi Central Railroad depot was blown down, a schoolhouse, two business buildings and several cabins.

From Carson the storm crossed the State line into Alabama, where it began to look much like its destructive power. The storm was a weather condition prevailed all day throughout South Louisiana and Mississippi. Sudden rains were followed by clear skies, gusts of winds became incessant. Details are slow, as many wires are down.

## Destruction in Alabama.

MONTGOMERY, ALA., April 5.—Specials from south and western parts of Alabama tell of death and devastation from the cyclones which swept through the southern and eastern portions of the State to-day.

At Bradleyton, the home of Hugh Farrier, a prominent planter, was blown down, instantly killing Mr. Farrier and his six-year-old son, and fatally injuring Mrs. Farrier. The storm tore up the tracks of the Atlantic Coast Line from Petros to Bradleyton, a distance of several miles. Probable loss of life is reported from North Petros, where on the plantation of J. J. Brown, a blow of African rain of houses was blown down.

Lightning struck the jail at Selma, knocking down a part of the wall of the prison and terrifying the prisoners.

A special from Pensacola, Fla., says the wind attained the velocity of forty-three miles an hour there.

## Wife Returned to Her Parents, So Husband Followed and Murdered Them.

CHICAGO, April 5.—Adam C. Rhein, fifty years of age, residing at No. 3725 Lowe Avenue, to-day shot and fatally wounded his father-in-law, William Rimmel, and his mother-in-law, Mrs. Minnie Rimmel, and then killed himself by firing a bullet into his brain. Yesterday Rhein and his wife quarreled and she left him, going to the home of her parents, at No. 231 Twenty-ninth Street.

It was reported to Rhein that she had commenced proceedings for a divorce, and he decided to kill his wife. He placed three revolvers in his pocket and went to the house in which the Rimmels lived and kept a confectionery store. Mrs. Rhein saw him enter, and ran out the back door. Rhein fired at her twice, but missed her. He then shot Rimmel twice through the left lung and shot Mrs. Rimmel through the body, the ball striking her just below the heart. Rhein then killed himself.

At the hospital to which Rimmel and his wife were taken it was said that both will die.

## HOW DAVIS MONUMENT LOOKS

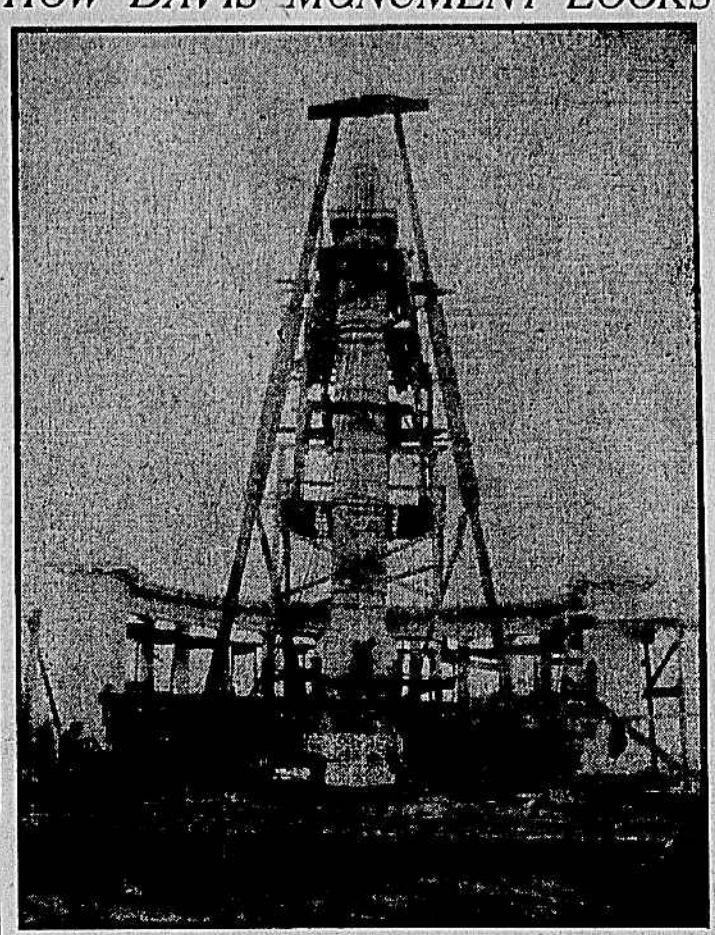


Photo by Staff Photographer.

## FIRE DESTROYS S. S. CITY OF TROY

Burned to Water's Edge Last  
Night Near Dobbs Ferry,  
on Hudson.

## ALL THE PASSENGERS SAVED

Cargo and Thirteen Horses Lost.  
Edwin Gould's Private  
Dock Burned.

DOBBS FERRY, N. Y., April 5.—The steamer *City of Troy*, of the Citizens' Line, was burned to the water's edge here to-night. All the passengers, some sixty-five in number, were landed safely. The steamer was completely destroyed with its cargo of freight and thirteen horses. Edwin Gould's dock, to which the *City of Troy* tied up when it was found impossible to control the flames, was also burned.

The *City of Troy* left New York at 6 o'clock to-night, bound up the Hudson River for Albany and Troy. The fire was discovered at about 8 o'clock to-night, when the boat was about eight miles below Dobbs Ferry. It broke out in the hold amidships and rapidly gained headway. The crew fought the flames for some time before it was seen they could not control them, and then the captain turned his boat for Dobbs Ferry. When she tied up at the Gould dock the fire had gained such headway that little attempt was made to extinguish it and every effort was bent toward landing the passengers successfully. When it was thought that every one had been landed it was discovered that a woman passenger was asleep in her berth, and two Dobbs Ferry firemen rushed into the burning steamer and carried the woman ashore.

An effort was made to rescue a number of horses on board, but the flames had gained such headway that it was found impossible to reach them.

It was with some difficulty that the flames were prevented from taking hold of the Manlin Anchor Brewery, which is very near the dock which was burned.

Mat W. S. Eager was the only one overcome by smoke on the boat. He was taken ashore and soon recovered. The fire is believed to have started in the pantry of the vessel when the boat was off the Highlands.

## KILLED "IN LAWS" AND SUICIDED

Wife Returned to Her Parents,  
So Husband Followed and  
Murdered Them.

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At the hospital to which Rimmel and his wife were taken it was said that both will die.

## SCOTT NAMED AS INFORMANT

He is Said to Have a  
Presidential Bee in  
His Bonnet.

## CONSPIRATORS FOR MR. FAIRBANKS

White House Still Sticks to Harri-  
man-Rockefeller-Hearst Story,  
Despite the Denials of Vari-  
ous Prominent Republi-  
cans, Who Cry  
"Brain-Storm."

BY WALTER EDWARD HARRIS.

WASHINGTON, D. C., April 5.—The White House will not drop the "conspiracy" story because some people sniff at it and deem it as being ridiculous. The essential facts of the story, that Harriman, Hearst and Rockefeller have raised a fund of \$5,000,000 to overthrow the President and nominate a tool of the capitalist interests to succeed him, was reiterated by representatives of President Roosevelt to-day.

"But Senator Penrose denies positively that he has ever conspired to bring about the defeat of the President's policy, so he could not have been the drunk Senator who laid bare the plot," said a correspondent to Secretary Loeb this afternoon.

"No names have been mentioned in this case," was the reply, which was not absolutely correct.

May Be Senator Scott.

Since Senator Penrose has denied having given away the plot, it is hinted that Senator Scott, of West Virginia, was the man who peached. There is a story that he has been the subject of much comment. Then, too, Scott is a "Favorite Son," and some of his friends have been urging that he be endorsed by the West Virginia delegation for the presidential nomination. It is known that he takes most kindly to the suggestion, and that he has sought the aid of Senator Elkins in bringing about such a consummation. But all of this may be the result of the fact that Senator Scott is to be a candidate for re-election next year, and he will have a heavy fight on his hands, though it may be that like Penrose, he is only a "brain-storm" and the talk of Ohio being for Foraker as against Taft.

This, as President Roosevelt says, is a scheme to have the West Virginia delegation in shape to be "swung" to the "conspirators" candidate when the opportune moment arrives.

Fairbanks the Man.

It is asserted on excellent authority that the President believes that the candidate of the "conspirators" is Charles Warren Fairbanks. He is understood to have had this belief for a long while. It is claimed that the impudent gratuity of one of the "conspirators" at that dinner party was only one of the many events which caused the President to determine to make public his information as to the existence of the deep plot to buy up delegates, newspapers and politicians, and to encompass the nomination of a man who would reverse the Roosevelt policies. The charges made by the President are not taken with seriousness, apparently, by members of his party, even those who call at the White House.

Representative Denby, of Michigan, was there to-day, and on being asked what the reporters were at work in his State, replied:

"If I keep on hearing 'dope' of this character I shall be at fit subject for a lunacy commission soon."

No Faith in Story.

"Brainstorms" and "rarebit dreams" are explanations of the President's conspiracy story given by some of the callers. A Senator, who is classed as a conservative, but is close to the President, said to-day:

"I do not believe there is a scintilla of truth in the story. Somebody has been imposing on the President." But the story continues to be taken with the utmost seriousness at the White House.

"The President is simply playing the shrewdest game of his career," declared a prominent Republican to-day. "He is the wisest man we have ever had in the White House."

"This story will have the effect of poisoning the popular mind against the capitalist interests worse than ever, and will emphasize the belief that the President is a king of a contest for the people against the trusts."

"What will be the result? Every time a Senator tries to oppose a Roosevelt policy the finger of suspicion will be pointed at him, and the cry will go up, 'He's a conspirator!'" This move will make plain sailing for the legislative scheme of the President at the next session."

## HILL IS BAILED IN HARRIMAN CASE

Man Who Sold Private Letters  
Does Not Seem to Be  
Worried.

NEW YORK, April 5.—Frederick W. Hill, the stenographer of Edward H. Harriman for more than twenty years, who is charged with selling the letter to Sidney Webster, recently published, that started the present controversy between Mr. Harriman and President Roosevelt, was arraigned in the Tombs Police Court before Magistrate W. H. this morning, under section 442 of the penal code, which prohibits the publication of private letters.

Alexander Millar, secretary of the Union Pacific Railroad Company, and of other Harriman corporations, and